

POWER OF ATTORNEY

KNOW all men by these presents, that I, **Mandy A. Beach**, of the County of Kent, State of Michigan, am of legal age, and I do hereby make, constitute and appoint **Terry Roach**, of the County of Shelby, State of Tennessee, my true and lawful attorney in fact, for me, in my name, place, and stead, and for my use and benefit and for the specific purpose hereinafter described

1. To purchase, execute a note or notes, and encumber by one or more mortgages, deeds of trust or otherwise, the property municipally known as 7431 Trellis Cv., Olive Branch, Mississippi, 38654 and more particularly described as:

Lot 100, Section "B", Ivy Trails Subdivision, in Section 30, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 77, Page 2, in the office of the Chancery Clerk of DeSoto County, Mississippi.

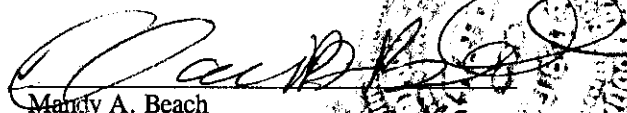
by a loan or loans in favor of National City Mortgage, or such other lender or lenders in the discretion of my said attorney-in-fact. I hereby further grant to my attorney-in-fact the specific power to execute any receipts, settlement sheets, truth-in-lending forms, acknowledgments, receipts or other documents of every kind, character and description which may be necessary to consummate the above referenced transaction.

2. I grant to said attorney in fact full power and authority to do, take and perform all and every act and things whatsoever requisite, proper, or necessary to be done, in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that said attorney in fact, or his substitute or substitutes, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted.

3. All rights, powers, and authority of said attorney in fact to exercise any and all rights and powers herein granted shall commence and be in full force and effect on the date of execution hereof, and such rights, powers and authority shall remain in full force and effect thereafter until it is revoked by writing signed by me, and the recordation of said revocation in the Chancery Clerk's Office of DeSoto County, Mississippi.

4. This power of attorney shall not be affected by the subsequent mental or physical disability or incapacity or the death without notice of the grantor and is specifically executed with the intent that should the grantor become physically or mentally disabled or incapacitated that this power of attorney shall remain in full force and effect and not be affected thereby, all in accordance with the provisions of Mississippi Code Annotated Section 87-3-101 through 87-3-113, known as the Uniform Durable Power of Attorney Act, or such statutes as hereinafter amended or modified.

WITNESS my hand this 14th day of July, 2008.


Mandy A. Beach

STATE OF MICHIGAN
COUNTY OF KENT


Personally appeared before me, the undersigned authority in and for the said county and state, on this 14th day of July, 2008, within my jurisdiction, the within named Mandy A. Beach, who acknowledged that she executed the above and foregoing instrument.


NOTARY PUBLIC

MY COMMISSION EXPIRES: _____

SCOTT A. JONGSMA
Notary Public, State of Michigan
County of Ottawa
My Commission Expires Mar. 13, 2013
Acting in the County of Kent

This Instrument Prepared By and Return To:

 Kirkland, Rothman-Branning & Associates, PLLC
6489 Quail Hollow, Ste. 102
Memphis, TN 38120
File No. : K083486
Telephone No.: (901) 758-5588